

DEC 21 2007

PAPERWORK  
REDUCTION  
ACT OF 1995  
RENUMBER.

14057

PAPERWORK  
REDUCTION  
ACT OF 1995  
RENUMBER.

Substitute for form 1449/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: December 21, 2007

(use as many sheets as necessary)

Sheet

1

of

4

## Complete if Known

Application Number	10/737,298
Filing Date	12/16/2003
First Named Inventor	John L. Kemper
Art Unit	3691
Examiner Name	Hamilton, Lalita M.

Attorney Docket Number 037607-0251

## U.S. PATENT DOCUMENTS

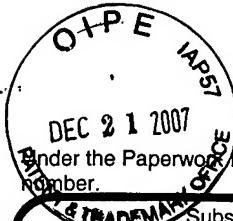
Examiner Initials*	Cite No. <sup>1</sup>	Document Number	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number-Kind Code <sup>2</sup> (if known)			
1.	7,146,337		12-05-2006	Ward et al.	
2.	6,823,319		11-23-2004	Lynch et al.	
3.	6,671,673		12-30-2003	Baseman, et al.	
4.	6,611,816		08-26-2003	Lebda et al.	
5.	6,609,109		08-19-2003	Bradley et al.	
6.	6,532,450		03-11-2003	Brown et al.	
7.	6,513,018		01-28-2003	Culhane	
8.	6,430,539		08-06-2002	Lazarus et al.	
9.	6,401,070		06-04-2002	McManus et al.	
10.	6,367,013		04-02-2002	Bisbee et al.	
11.	6,324,526		11-27-2001	D'Agostino	
12.	6,233,566		05-15-2001	Levine et. al.	
13.	6,105,007		08-15-2000	Norris	
14.	6,076,070		06-13-2000	Stack	
15.	6,070,151		05-30-2000	Frankel	
16.	6,044,362		03-28-2000	Neely	
17.	6,035,288		03-07-2000	Solomon	
18.	6,029,149		02-22-2000	Dystra et al.	
19.	6,021,202		02-01-2000	Anderson et al.	
20.	5,983,206		11-09-1999	Oppenheimer	
21.	5,974,372		10-26-1999	Barnes et al.	
22.	5,966,700		10-12-1999	Gould et. al.	
23.	5,940,811		08-17-1999	Norris	
24.	5,930,776		07-27-1999	Dykstra et al.	
25.	5,878,404		03-02-1999	Stout Jr. et al.	
26.	5,930,775		01-27-1999	McCauley et al.	
27.	5,765,144		06-09-1998	Larche et al.	
28.	5,689,649		11-18-1997	Altman et al.	
29.	5,615,268		03-25-1997	Bisbee et al.	
30.	5,563,783		10-08-1996	Stolfo et. al.	
31.	5,537,315		07-16-1996	Mitcham	
32.	5,414,621		05-09-1995	Hough	
33.	5,361,201		11-01-1994	Jost et al.	
34.	5,323,315		06-21-1994	Highbloom	
35.	20040122717		06-24-2004	Handcock	
36.	20040107161		06-03-2004	Tanaka et al.	

Examiner  
SignatureDate  
Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.



Substitute for form 1449/PTO

INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT

Date Submitted: December 21, 2007

(use as many sheets as necessary)

Sheet

2

of

4

## Complete if Known

Application Number	10/737,298
Filing Date	12/16/2003
First Named Inventor	John L. Kemper
Art Unit	3691
Examiner Name	Hamilton, Lalita M.

Attorney Docket Number 037607-0251

## U.S. PATENT DOCUMENTS

		Document Number			
37.	20040059653	03-25-2004	Verkuylen et al.		
38.	20040049439	03-11-2004	Johnston et al.		
39.	20040049445	03-11-2004	Kishore		
40.	20040030649	02-12-2004	Nelson et al.		
41.	20030225662	12-04-2003	Horan et al.		
42.	20030110249	06-12-2003	Buus et al.		
43.	20030046223	03-06-2003	Crawford et al.		
44.	20030036995	02-20-2003	Lazerson		
45.	20030023610	01-30-2003	Bove et al.		
46.	20020111901	08-15-2002	Whitney		
47.	20020038318	03-28-2002	Cochran et al.		
48.	20020035520	03-21-2002	Weiss		
49.	20020032635	03-14-2002	Harris et al.		
50.	20020029154	03-07-2002	Majoor		
51.	20020029194	03-07-2002	Lewis et al.		
52.	20020077968	06-20-2002	Kaniwa, et al.		
53.	20020087389	07-04-2002	Sklarz, et al.		
54.	20020152165	10-17-2002	Dutta, et al.		
55.	20020152170	10-17-2002	Dutta, et al.		
56.	20030212654	11-13-2003	Harper, et al.		
57.	20040019517	01-29-2004	Sennott		

## UNPUBLISHED U.S. PATENT APPLICATION DOCUMENTS

Examiner Initials*	Cite No. <sup>1</sup>	U.S. Patent Application Document	Filing Date of Cited Document MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Serial Number-Kind Code <sup>2</sup> (if known)			

## FOREIGN PATENT DOCUMENTS

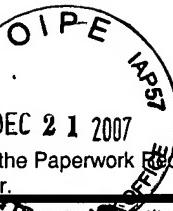
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
		Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)				
	58.	WO 03/071380	08-28-2003	Suresh et al		
	59.	WO 03/071388	08-28-2003	Pathria, et al.		

Examiner Signature

Date Considered

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.



Approved for use through 03/31/2007. OMB 0651-0031  
 U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE  
 Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449/PTO				<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>				<b>Application Number</b>	10/737,298
Date Submitted: December 21, 2007 <i>(use as many sheets as necessary)</i>				<b>Filing Date</b>	12/16/2003
				<b>First Named Inventor</b>	John L. Kemper
				<b>Art Unit</b>	3691
				<b>Examiner Name</b>	Hamilton, Lalita M.
Sheet	3	of	4	Attorney Docket Number	037607-0251

FOREIGN PATENT DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Foreign Patent Document Country Code <sup>3</sup> Number <sup>4</sup> Kind Code <sup>5</sup> (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Documents	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	T <sup>6</sup>
	60.	WO 02093286	11-21-2002	Grosman et al.		
	61.	WO 02/084925	10-24-2002	Fung, et al.		
	62.	WO 02/006989	01-24-2002	Honarvar		
	63.	WO 0163446	08-30-2001	Ramanathan et al.		

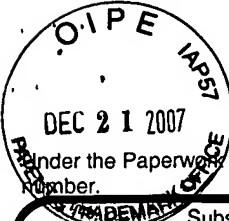
NON PATENT LITERATURE DOCUMENTS						
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.				T <sup>6</sup>
	64.	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter®", September 2002; 63 pgs.				
	65.	EDOCS, "edocs Teams with Fannie Mae to Offer Lenders Online Account Management Solution," Press Release, March 12, 2001, 2 pgs., edocs, Inc., USA				
	66.	FANNIE MAE, "Fannie Mae Unveils MORNETPlus on the Web; Lenders Can Now Access Automated Underwriting and Other Mortgage Transaction Services on Fanniemae.com," Press Release, March 23, 2000, 2 pgs., Fannie Mae, USA				
	67.	FANNIE MAE, "Fannie Mae Announces MORNETPlus Connections; Now Provides Lenders with Access to the Largest Network of Service Providers on the Web for Appraisals, Flood Certificates, Title Insurance and Closing, and Escrow Services," Press Release, April 18, 2001, 3 pgs., Fannie Mae, USA				
	68.	FANNIE MAE, "Fannie Mae and First American Financial to Provide Lenders with Electronic Access to More Products on MORNETPlus Network; Appraisals, Flood Certificates, and Title Insurance in Offering," Press Release, December 21, 1999, 2 pgs, Fannie Mae, USA				
	69.	RAINES FRANKLIN D., "Statement by Franklin D. Raines Chairman and CEO of Fannie Mae, Speech at 2003 Fannie Mae eBusiness Forum," September 17, 2003, 6 pgs, Fannie Mae, USA				
	70.	OBJECT MANAGEMENT GROUP, "Fannie Mae", CORBA Banking/Finance, September 17, 2001, 2 pgs, Object Management Group, Needham, MA, USA				
	71.	SMITH TOM, "E-Commerce Holds Keys to Home Ownership: Fannie Mae drives hug volumes of mortgage business to its e-marketplace," Internetweek.com, Undated, 5 pgs., Internetweek.com, USA				
	72.	SMITH TOM , "Fannie Mae Ramps up Web Apps: Q&A with Julie St. John , Executive Vice President and Chief Technology Office and Michael Williams President of Fannie Mae e-Business," Internetweek.com, Undated, 11 pgs., Internetweek.com, USA				
	73.	SUN, " Success on Sun: Software Development Case Study Federal National Mortgage Association (Fannie Mae)," March 1995, 10 pgs, Sun, USA				

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.



Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

Date Submitted: December 21, 2007

(use as many sheets as necessary)

Sheet

4

of

4

**Complete if Known**

<b>Application Number</b>	10/737,298
<b>Filing Date</b>	12/16/2003
<b>First Named Inventor</b>	John L. Kemper
<b>Art Unit</b>	3691
<b>Examiner Name</b>	Hamilton, Lalita M.

Attorney Docket Number 037607-0251

**NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.) date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>6</sup>
	74.	RAINES FRANKLIN D., "Speech by Franklin D. Raines Chairman and CEO of Fannie Mae, Fannie Mae and the Mortgage Industry in the E-Commerce Age," May 8, 2000, 20 pgs., Fannie Mae, USA	
	75.	WILLIAMS MICHAEL, "Technology and Other Keys to the Boom in Refinancing," American Banker, April 20 2003, 3 pgs, Volume 168, Issue 63, pg. 8., American Banker USA	
	76.	BREAKTHROUGHS IN MORTGAGE BANKING: Looking Toward the Future, Real Estate Finance Press, Mortgage Bankers Association of America, 1996, pages 5-1 -5-8, ISBN 1-57599-016-4, Jess Lderman, Editor	
	77.	FANNIE MAE, "Delivering Loans for MBS", 1996, 138 pages, Fannie Mae, Washington, DC, USA	
	78.	FANNIE MAE, "Guide to Underwriting with Desktop Underwriter", October 1997, 152 pages, Verison 4.0, Fannie Mae, Washington, DC, USA	
	79.	FANNIE MAE, "MORNET MBS Pool Submission System User's Guide", September 1998, 259 pages, Version 5.3, Fannie Mae, Washington, DC, USA	
	80.	FANNIE MAE, "Making Good Delivery A Guide to Delivering Loans for Cash and MBS", 1994, 121 pages, Fannie Mae, Washington, DC, USA	
	81.	FANNIE MAE, "MORNET Cash Delivery System User's Guide", November 1997, 177 pages, Version 2.6, Fannie Mae, Washington, DC, USA	
	82.	FANNIE MAE, "Delivering Loans for Cash", 1997, 96 pages, Fannie Mae, Washington, DC, USA	
	83.	FANNIE MAE, "MORNET Manager User's Guide", November 1998, 187 pages, Version 3.0, Fannie Mae, Washington, DC, USA	
	84.	FANNIE MAE, "MORNET Servicing Support System User's Guide", December 1998, 370 pages, Fannie Mae, Washington, DC, USA	
	85.	FANNIE MAE, "Selling", June 30, 2002, 168 pgs, Fannie Mae, USA	
	86.	FANNIE MAE, "Investor Accounting: Cash", 1996, 132 pages, Fannie Mae, Washington, DC, USA	
	87.	FANNIE MAE, "Secondary Marketing: Cash", 1997, 81 pages, Fannie Mae, USA	
	88.	FANNIE MAE, "General Servicing Fundamentals", 1996, 188 pages, Fannie Mae, USA	
	89.	Laser Overview, May 1993, chapters 1-18	

Examiner Signature	Date Considered
--------------------	-----------------

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at [www.uspto.gov](http://www.uspto.gov) or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST.16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.97 and 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 (1-800-786-9199) and select option 2.